

CDBG Scoring

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All CDBG-Eligible Activities Scoring Summary

Prior to scoring, all applicants must pass IHCD's completeness and threshold reviews. If both of these areas are successfully passed, a scoring evaluation will be completed. The following are the scoring categories and points available in them.

When there are multiple counties being served by an applicant, and scoring criteria is based upon the counties being served, the applicant should average the scores and round to the nearest whole number.

Scoring Category	Points
General	33
Development Characteristics	25
Financing	28
Predevelopment Activities	31
Organizational Capacity	27
Housing Need	11
Activity Specific Points	22
Completeness/Technical Bonus	5
Total Possible Points	182

GENERAL

1. Constituency Served 1-15 points

If the development commits to serving beneficiaries in IHCD-assisted units with maximum household incomes lower than required by the CDBG program and maintains housing costs at affordable rates, points will be awarded in accordance with the following chart. Percentages are of the area median income (AMI) for the county in which the development is to be located.

All beneficiaries of emergency shelters, youth shelters, migrant/season farm worker housing are automatically presumed to be at or below 30% of the area medium income and, therefore, will receive the maximum number of points in this category, unless otherwise indicated within the application.

A) Percent of total IHCD CDBG-assisted units to be set-aside for households at or below 30% AMI:

% of HH	Points
10%	1
20%	2
30%	3
40%	4
50%	5

B) Percent of total IHCD CDBG-assisted units to be set-aside for households at or below 40% AMI:

% of HH	Points
20%	1
30%	2
40%	3
50%	4
60%	5

C) Percent of total IHCD CDBG-assisted units to be set-aside for households at or below 50% AMI:

% of HH	Points
30%	1
40%	2
50%	3
60%	4
70%	5

2. Targeted Populations with Special Needs 2-3 points

If the applicant or subrecipient will be targeting and giving housing preference to these individuals, you must demonstrate that working with this special needs group(s) is not a part of your normal course of business by completing the appropriate section of the application. Points will be awarded in accordance with the following chart.

Normal course of business is defined as a daily activity undertaken by your organization that does not include housing only. (Examples: case management, weatherization, counseling, supportive services, Head Start programs, etc.)

If the applicant is not the owner of the property, then a letter from the owner must be enclosed committing to target and give priority to such residents. See the Definitions in the Appendices for a definition of each special needs group.

Special Needs Populations

- Persons with Disabilities
- Persons with a Mental Impairment
- Single-Parent Households
- Persons with Addictions
- Abused Children
- Battered Spouses

% of Units	Points
10% of the units	2
20% of the units	3

3. CDBG Funding Per Low/Mod Person 1-5 points

Applications will be awarded points based on the CDBG funding in a county per their low/mod-income population. See the Appendices for a list of points by county.

Per Capita Range	Points
\$160.01 and Higher Low/Mod Per Capita	0
\$78.01 - \$160.00 Low/Mod Per Capita	1
\$16.01 - \$78.00 Low/Mod Per Capita	3
\$0 - \$16 Low/Mod Per Capita	5

4. Services of the Housing Program 1-5 points

Applicant commits to providing services to all of the beneficiaries of this housing activity that go above and beyond the basic requirements of this kind of housing program.

The term of the commitment, the defined scope of service, the financing plan, and firm commitments will be considered. Services should be tailored to the needs of targeted clients.

If the applicant or subrecipient will be providing services to all beneficiaries, you must describe how this is not a part of your normal course of business in the application. For services provided by organizations other than the applicant or subrecipient, enclose a copy of a memorandum of understanding (MOU) that was executed no more than 6 months prior to the application deadline. A sample MOU is provided in the Appendices.

Examples of services include, but are not limited to, IDA accounts, on-site daycare service, credit counseling, learning centers, access to computer hardware and software, transportation, health screening, homeownership counseling, home maintenance course, computer training, etc.

These services cannot be items that the applicant has received points for in another scoring criteria.

Services	Points
1 service	1
2-3 services	3
4 or more	5

5. Unique Features of the Housing Program 1-5 points

Applicant commits to providing unique features to all of the beneficiaries of this housing activity that go above and beyond the basic requirements of this kind of housing program.

Examples of unique features include, but are not limited to, innovative partnerships that result in a cost savings, redevelopment of a Brownfield, or development is a Federally assisted low-income housing development with at least 50% of its units in danger of being removed by a Federal agency from the low-income housing market due to eligible prepayment and conversion or financial difficulty. Such housing activities include, but are not limited to, the following:

These features cannot be items that the applicant has received points for in another scoring criteria.

Features	Points
1 feature	1
2-3 features	3
4 features	5

General Maximum Points = 33

DEVELOPMENT CHARACTERISTICS

1. Development Design 1-5 points

The applicant may receive one point, up to a total of five points, for each of the following design features that will be included in each of the assisted units.

If an assisted unit already includes any of the following design features, the applicant may receive one point, up to a total of five points.

- Exterior walls are at least 50% brick
- Roofing system has at least a 30-year warranty
- Landscaping includes trees on site to moderate winter winds and provide shade
- Porch with minimum of 48 square feet with a roof that is permanently attached to the residence
- Deck with a minimum of 64 square feet that is made of wood or other approved materials
- Framing consists of 2" X 6" studs to allow for higher R-Value insulation in walls
- Carport with a minimum of 200 square feet that is made of approved materials, has a roof and is open on at least two sides
- Garage with a minimum of 200 square feet that is made of approved materials, has a roof, is enclosed on all sides, and has at least one door for vehicle access
- Crawl space or basement
- Security system
- Fire Alarm system
- Carbon monoxide detector
- Ceiling fans in all bedrooms and living rooms
- Nine-foot ceilings throughout the development

2. Energy Conservation/ Design 1-5 points

The applicant may receive one point, up to a total of five points, for each of the following design features that will be included in each of the assisted units.

If an assisted unit already includes any of the following energy design features, the applicant may receive one point, up to a total of five points.

- Energy Star rated compact florescent light bulbs or lighting fixtures throughout
- Energy Star rated heating system(s)
- Energy Star rated cooling system(s) with at SEER rating of 12 or better
- Energy Star rated windows
- Energy Star rated refrigerator
- Energy Star rated washer
- Energy Star rated dish washer
- Programmable thermostat
- R-Value Insulation exceeding Indiana State Building Code specifications

3. Universal Design Features 1-4 points

Points will be awarded to New Construction and Rehabilitation activities that incorporate the following Universal Design Features in all of the units developed under this award.

The applicant may receive one point, up to a total of four points, for each of the following features that are incorporated in all of the assisted units.

- 42" or wider hallways
- 32" or wider doorways
- Electrical outlets raised 15" to 18" above the finished floor
- Light switches located 48" above the finished floor
- Toggle, rocker, or touch sensitive control panels instead of switches
- Wall reinforcements for hand rails
- Levers instead of door or faucet knobs
- 30"x 48" clear bathroom floor space with a door that swings out
- Wall reinforcements for grab bars
- A fold down seat in the shower or roll-in shower with no curb
- The bathtub controls located off center toward the outside of the tub
- Adjustable height or hand-held shower head with a flexible hose
- 30"x 48" clear kitchen floor space
- A removable base cabinet for required knee space
- Microwave provided at accessible height
- A front control operated range
- An adjustable counter top or closet rods
- Audio and visual smoke detectors
- Sliding or bi-folding closet doors
- Front loading washer and dryer with front controls, raised on platforms to reduce the need to bend, stoop, or lean over
- Reinforced ceiling (to accommodate pulleys for lifting mechanisms)
- Will have an accessible route that includes no steps or abrupt level of change.

4. Accessibility 4 points

Development commits to complete 1 or more mobility or sensory impaired units than the minimum required by the Fair Housing Act Amendments of 1988 and Section 505 of the Rehabilitation Act of 1973.

5. **Existing Structure** 2-3 points

Development utilizes vacant structure(s) for housing regardless of location, rehabilitates or acquires existing housing stock, or develops vacant lots in existing neighborhoods in an incorporated area. Percent of total assisted units to meet these criteria:

% of Structures	Points
50 – 99.9%	2
100%	3

6. **Historic Structures** 4 points

Development will utilize historic tax credits or the development contains at least one unit that is a historic resource. (Please provide a letter from the Department of Natural Resources, Division of Historic Preservation and Archeology, or other appropriate support documentation, such as a county interim report, in the application.)

Development Characteristics Maximum Points = 25

FINANCING

1. **Financing Commitments** 5- 9 points

Development has received a commitment for the investment of other (non-IHCDA) required resources that will be used to cover development costs, upon commercially reasonable terms, subject only to customary closing conditions and otherwise upon such terms and conditions as are satisfactory to IHCDA. In-kind donations are included in the resources counted as committed. When utilizing volunteer labor, the applicant must provide a letter of commitment to provide a certain number of hours of labor from the donor to be counted as committed. Sweat equity is counted as committed if your program guidelines identify the minimum number of hours that are required of all program beneficiaries.

% Committed	Points
50-74% of other resources committed	5
75-99% of other resources committed	7
100% of other resources committed	9

2. **Government Monetary Participation** 1-5 points

Development has received written commitment(s) for monetary local government funding. Examples include (but are not limited to) tax abatement or exemption, waiver of fees, infrastructure, grants, land, building(s), etc. Points will be awarded if a local unit of government in the service area of the undertaking commits to contributing an amount equal to or exceeding the limits listed below. Population size is based on the U.S. Census Bureau 2000 population found on their [website](#) and should be based on the proposed service area. Counties should exclude the populations of incorporated areas not participating in their program in this calculation.

Per Capita Range	Points
1¢ - 10¢ per capita	1
11¢ - 24¢ per capita	3
25¢ or more per capita	5

3. **Leveraging of other Sources 2-10 points**

Applicant commits to leveraging other sources of funds toward the development.

% of Sources	Points
11-15%	2
16-20%	4
21-30%	6
31-40%	8
41% or More	10

4. **Funds Drawn on Open Awards 1-4 points**

The applicant, subrecipient, and administrator are subject to IHCD's evaluation of percent of funds drawn as of the application deadline for all non-expired HOME or CDBG awards that have been open for at least 6 months from the Board Award Date. This is not applicable to non-expired HOME or CDBG awards less than 6 months old.

This is calculated by taking the percent of time that has expired on an award as of the IHCD release of funds letter, and subtracting the percent of funds that have been expended. Draw request must be received by IHCD by the application deadline and only whole months that have expired will be counted. An applicant, subrecipient, or administrator with a "Fair" or "Poor" rating will be required to provide an explanation on their award's performance and a plan to bring their rating into the "Good" or "Acceptable" range.

If the applicant, subrecipient, and administrator do not have any open awards, they will receive points for the Acceptable rating.

Performance Rating	Points
Good = <0%	4
Acceptable = 0 - 5%	2
Fair = 6-15%	1
Poor = >16%	0

Financing Maximum Points = 28

PRE-DEVELOPMENT ACTIVITIES

1. **Qualified Census Tract or Area of Chronic Economic Distress 1-2 points**

Development is located in a "qualified census tract" of a metropolitan or non-metropolitan statistical area, or an Area of Chronic Economic Distress.

To determine if the development is located in a Qualified Census Tract or an Area of Chronic Economic Distress see the Appendices. If the site location is known, please provide a list in the application. If site locations are unknown, applicant must commit to developing a percentage of the units within a Qualified Census Tractor Area of Chronic Economic Distress.

% of Assisted Units	Points
1-50% of the units	1
51-100% of the units	2

2. **Activities Completed 1-5 points**

Prior to application submission, the applicant has completed the following predevelopment activities. For scattered-site developments activities must have been completed for at least 50% of the units.

One point will be awarded per predevelopment activity, not to exceed 5 points.

- Capital Needs Assessment
- Site control
- Feasibility or market study (site and /or activity specific)
- Appraisal (“as is” value) dated within 6 months
- Appraisal (“after rehab or construction” value) dated within 6 months
- Preliminary or final architectural and/or engineering plans
- Zoning approval
- Title search completed within six months of application due date
- Property Survey
- Water and sewer available to the site
- Identified 100% of your proposed site(s) or identified neighborhood
- Focus Group or Written Surveys with Target Population
- Permits in Place
- Other related predevelopment activity as indicated in application

3. **Client Intake 3-8 points**

Applicant, subrecipient, or administrator has already begun client intake. *Client intake must include income verification. List needs to include client name and gross annual income, which was verified.*

% of Assisted Units	Points
1-50% of assisted units	3
51-100% of assisted units	8

4. **Boilerplate Contracts 3 points**

The applicant has created boilerplate contract(s) for all services to be procured with the anticipated development.

5. **Executed Contracts 6 points**

Applicant has executed all contracts with an administrator, executed a subrecipient agreement, or applicant’s staff will perform all administration. *Copies of contracts must be provided.*

6. **Public Hearing Participation 3 points**

Applicant has demonstrated via the sign in sheet that a public hearing was held with a minimum attendance of 10 citizens. The applicant, subrecipient, and administrator staff or board members will not be counted to meet the minimum attendance requirements.

7. **Public Hearing Solicitation 0-4 points**

The applicant has demonstrated within the application that creative solicitation methods were used to encourage public participation at the required hearing.

Predevelopment Maximum Points = 31

ORGANIZATIONAL CAPACITY

1. **Housing Development-Related Training 2-5 points**

Points will be awarded for a member of the applicant's or subrecipient's staff or board of directors, administrator's staff, or the owner of a migrant camp who has participated in separate housing related trainings within the past twenty (24) months.

Sessions	Points
1 training session	2
2 training session	3
3 or more training sessions	5

2. Housing Development Certification 5 points

A member of the applicant's or subrecipient's staff or board of directors, administrator's staff, or the owner of a migrant camp have completed **one** of the following training courses and received the appropriate certification as documented in the application.

- Project Development Training Sponsored by IACED
- Current CDBG Grant Administrator Certification
- National Development Council Housing Development Finance Professional
- Development Training Institute
- Neighborhood Reinvestment Training Institute Professional Certificate

3. Performance On Most Recent Closed Award 5 points

If the applicant, subrecipient, or administrator has previously received either HOME or CDBG funding from IHCD's, the applicant will receive points if in their most recent closed award, the actual number of units built or rehabilitated met or exceeded the number of units projected in the application AND if the beneficiary households served through the award are at or below the AMI levels projected in the application.

4. Comprehensive Community Plan 4 points

Local units of government or township applicants that have developed a comprehensive community plan within the last 5 years that includes housing will be awarded points.

The comprehensive community plan must include the current year and must cover a period of time of no less than 3 years. Include a copy of the cover page indicating the date it was approved by the board of directors, city/town council, or county commissioners and pertinent sections of the plan relating to housing with this application.

If the adopted date is not included on the cover page, the applicant must provide minutes of the meeting in which it was approved.

5. Minority Business Enterprise (MBE) Participation 4 points

Points shall be awarded if a Minority Business Enterprise materially participates in the development (e.g. as a consultant, application preparer, administrator, etc.), professional services, or management of the property. As evidence of this participation as described below, the applicant **must** submit the following with the application: all applicable development, management, and contractor agreements (complete with fee structure), the names and addresses of all owners and their respective affiliation(s), and a certificate from the Indiana Department of Administration, Office of Minority Development. IHCD understands that this department does not issue certifications for housing. However, the certification from this department is acceptable.

Minority Business Enterprise means an individual, partnership, corporation, or joint venture of any kind that is owned and controlled by one or more persons who are: (a) United States Citizens and (b) members of a racial minority group. "Owned and controlled" means having: (a) ownership of at least 51% of the enterprise (stock of a corporation, interest in a limited liability company, or general partner of a limited partnership); (b) control over the management and being active in the day to day operation of the business; and (c) an interest in the capital, assets, profits, and losses of the business proportional to the percentage of ownership.

6. Women Business Enterprise (WBE) Participation 4 points

Points shall be awarded if a Women Business Enterprise materially participates in the development

(e.g. as a consultant, application preparer, administrator, etc.), professional services, or management of the property. As evidence of this participation as described below, the applicant **must** submit the following with the application: all applicable development, management, and contractor agreements (complete with fee structure), the names and addresses of all owners and their respective affiliation(s), and a certificate from the Indiana Department of Administration, Office of Minority Development. IHCD understands that this department does not issue certifications for housing. However, the certification from this department is acceptable.

Women Business Enterprise means an individual, partnership, corporation, or joint venture of any kind that is owned and controlled by one or more persons who are: (a) United States Citizens and (b) female in gender. "Owned and controlled" means having: (a) ownership of at least 51% of the enterprise (stock of a corporation, interest in a limited liability company, or general partner of a limited partnership); (b) control over the management and being active in the day to day operation of the business; and, (c) an interest in the capital, assets, profits, and losses of the business proportional to the percentage of ownership.

Organizational Capacity Maximum Points = 27

HOUSING NEED

1. Market 1 point

Define the geographic market that you will be serving through the proposed development.

2. Housing Need For The Proposed Occupancy Type 5 points

Define how you determined there was a need for the proposed housing activity in your market.

Your answer **must** be specific to the type of housing which you are proposing, you **must** provide specific numbers statistical data, you **must** reference at least one independent source of information, from formal or informal sources, (such as a housing needs assessment, comprehensive plan, a waiting list from a similar type of development in your market, not your own, or an informal survey of other area service providers).

Please note that if you do not provide the above documentation you will not receive points for this question.

3. Meeting Housing Need 3 points

Define how the proposed development will address the housing need.

4. Other Housing Agencies in the Market 2 points

Provide a list of the other housing agencies working in the defined market and what housing services they provide. Specify why the proposed development is meeting a need that is not currently being met, or not being met sufficiently, by one of the other agencies in the defined market.

Housing Need Maximum Points = 11

COMPLETENESS AND TECHNICAL ERRORS 5 points

Applications that pass the Threshold Review without any technical errors or incomplete information will receive 5 points.

Notwithstanding the point ranking system set forth above, IHCD reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHCD's Board of Directors to be in the interests of the citizens of the State of Indiana.

Assistance may be provided in the form of grants or loans; however, funds will be awarded only in amounts appropriate to the scope of the identified need. IHCD reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Emergency Shelter, Youth Shelter, Migrant Seasonal Farmworker

In addition to the All CDBG-Eligible Scoring Summary, the following are scoring questions applicable to the Emergency Shelter, Youth Shelter, and Migrant Seasonal Farmworker activities.

1. Average Cost Per Unit 3-5 points

The average cost per unit (defined as total costs paid with cash minus any commercial space development costs or costs of supportive services, divided by the total number of units) is less than the level indicated below. This does not include any in-kind donations or volunteer labor in the calculation of total costs paid with cash. See the forms for further guidance on the calculation of the average cost per unit.

Average	Points
\$10,000 – \$20,000 per bed	3
< - \$10,000 per bed	5

2. Development Characteristics 1-4 points

These are features of a residential structure that enhance the quality of life for the resident, and have the least impact on the environment.

The applicant may receive one point, up to a total of four points, for each of the following design features that will be included in each of the assisted units.

If an assisted unit already includes any of the following design features, the applicant may receive one point, up to a total of four points.

- Private bathrooms
- Kitchenettes
- Playgrounds
- Laundry facilities
- Traditional Conventional Range/Stove

3. Floor Space Available 1-3 points

The minimum floor space provided to an occupant must be eighty (80) square feet per occupant.

Square Footage	Points
81-90 square feet	1
91-100 square feet	2
> - 100 square feet	3

4. Debt Service 5 points

The applicant can demonstrate the Development will not have any debt service.

5. Operating Reserves 5 points

The applicant can demonstrate the Development will have more than 6 months in Operating Reserves.

Shelter/Farmworker Maximum Points = 22

Rental Housing

In addition to the All CDBG-Eligible Scoring Summary, the following are scoring questions applicable to the Rental Housing activity.

1. Homeless or Transitional 2 points

100% of the units of the development will be targeted to homeless populations or will be used as transitional housing units.

OR

Elderly

100% of the units of the development will be targeted for individuals at or above 62 years of age.

2. Readiness to Proceed 2 points

The applicant has created boilerplate leases and/or applications with all applicable IHCD requirements.

3. Relocation 4 points

The applicant can demonstrate the Development will not consist of permanent displacement or permanent relocation of any existing tenants.

4. Average Cost Per Unit 2 points

The average cost per unit (defined as total costs paid with cash minus any commercial space development costs or costs of supportive services, divided by the total number of units) is less than the level indicated below for your activity type. This does not include any in-kind donations or volunteer labor in the calculation of total costs paid with cash. See the forms for further guidance on the calculation of the average cost per unit.

Type of Housing	Amount
Multi-Family (Single-Site)	\$75,000 per unit
Single Family (Scattered-Site)	\$95,000 per unit

5. Project-Based Rental Subsidy 3-6 points

The applicant can demonstrate the units in the Development will receive project-based rental subsidy.

% of Units	Points
< 50% of the units	3
> 50% of the units	6

6. Rent Up Reserves 3-6 points

The applicant can demonstrate the Development has budgeted operating expenses and initial rent up reserves for debt service.

Total Months	Points
3 months of both	3 pts
> 3 months of both	6 pts

Rental Housing Maximum Points = 22

Homeowner Repair and Improvement

In addition to the All CDBG-Eligible Scoring Summary, the following are scoring questions applicable to the Homeowner Repair and Improvement activity.

1. **Extended Warranty 1-2 points**

Applicant agrees to offer program beneficiaries an extended warranty for the construction work completed under this program for:

Warranty Period	Points
At least two years	1
Three or more years	2

2. **Securing Bids 1 point**

Applicant, subrecipient, or administrator will secure bids for all beneficiaries.

3. **Supervise Construction 1 point**

Applicant, subrecipient, or administrator will supervise construction for all beneficiaries.

4. **Section 106 1-3 points**

The Section 106 Review Concurrence Letter from the Department of Historic Preservation and Archeology has been received.

% of Units	Points
1-50% of units	1 pt
51-99% of units	2 pts
100% of units	3 pts

5. **Inspections 1-3 points**

The inspection reports and work write-ups for the units are complete.

% of Units	Points
1-50% of units	1 pt
51-99% of units	2 pts
100% of units	3 pts

6. **Inspection Contract 2 points**

An executed contract has been provided for inspections to be completed.

7. **Lead Testing Contract 2 points**

An executed contract has been provided for the lead testing to be completed.

8. **Contract Bidding 2 points**

The applicant has advertised a notice for bids for prospective contractors to assist all units that will be served by the program.

9. **Neighborhood Revitalization 6 points**

1) The applicant commits to serving a single county. **1 point**

2) The applicant commits to serving a single town. **2 points**

3) The applicant can demonstrate 50% of the assisted units will be located within a .25-mile radius of each other within the same county. **3 points**

Homeowner Repair Maximum Points = 22